

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BOBBY W LOVING
JOAN LOVING
Debtor(s)

Case No. 07-16539

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2007.
- 2) The plan was confirmed on 12/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2009, 09/10/2009.
- 5) The case was converted on 09/10/2009.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,640.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,675.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$15,675.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$846.18
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,846.18**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	NA	180.75	180.75	0.00	0.00
CITIFINANCIAL AUTO	Secured	24,084.00	24,047.18	24,047.18	9,058.18	2,570.99
CITIFINANCIAL AUTO	Unsecured	NA	12,363.14	12,363.14	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	NA	NA	NA	0.00	0.00
COOK COUNTY COLLECTOR	Secured	NA	NA	NA	0.00	0.00
DUPAGE CREDIT UNION	Unsecured	1,476.12	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	812.21	812.21	812.21	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	13,407.87	13,407.87	13,407.87	0.00	0.00
EMC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
EVERHOME MORTGAGE CO	Secured	4,562.00	4,561.20	4,561.20	199.65	0.00
EVERHOME MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	14,292.33	10,731.92	10,731.92	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,372.75	3,372.75	0.00	0.00
PEOPLES GAS	Unsecured	758.41	758.41	758.41	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	901.85	901.85	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	249.23	249.23	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	85.40	85.40	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	800.00	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	280.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	NA	9,184.23	9,184.23	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	NA	9,550.28	9,550.28	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,561.20	\$199.65	\$0.00
Debt Secured by Vehicle	\$24,047.18	\$9,058.18	\$2,570.99
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$28,608.38	\$9,257.83	\$2,570.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,731.92	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,731.92	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,866.12	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,846.18</u>	
Disbursements to Creditors	<u>\$11,828.82</u>	
TOTAL DISBURSEMENTS :		<u>\$15,675.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/18/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.